

EZ Term¹ is a simplified issue guaranteed renewable and convertible 10-year term plan. Premiums are guaranteed for the initial 10-year period. The policy can be renewed (without evidence of insurability) for subsequent 10-year periods and the renewal premiums are adjustable. Renewal premiums will never be increased by more than 25% of the premium rate shown in the premium schedule. It is renewable to age 75 and convertible to age 65.

SIMPLIFIED ISSUE

To qualify for an EZ Term policy the proposed insured simply needs to be able to answer "No" to the questions on the EZ Term application. There are no medicals or fluids required to qualify for an EZ Term policy.

ISSUE AGES

18 - 65 (based on age last birthday).

ISSUE AMOUNTS

The minimum issue amount is \$25,000. It is then available in increments of \$1,000 up to the maximum issue amount, based on issue ages as follows:

18-40:	\$ 250,000
41-50:	\$ 200,000
51-60:	\$ 150,000
61-65:	\$ 100,000

ANNUAL POLICY FEE \$ 35

The full \$35 policy fee is applicable on every EZ Term policy.

RENEWABLE

This plan is guaranteed renewable every 10 years to age 75. Premiums remain level for each 10 year period.

CONVERTIBLE

Prior to age 65, this plan may be converted, without medical evidence, to any designated permanent plan of insurance.

RIDERS

There are no riders available with this plan.

MODAL FACTORS

Semi Annual	= 0.52
PAC	= 0.09

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